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Fill in this information to identify your case:			
United States Bankruptcy Court for the:			
DISTRICT OF MARYLAND	_		
Case number (if known)	Chapter you are filing under:		
	☐ Chapter 7		
	☐ Chapter 11		
	☐ Chapter 12		
	■ Chapter 13	_	Check if this a amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	your pictu exar	e the name that is on government-issued ure identification (for nple, your driver's use or passport).	Frances First name D Middle name	First name Middle name
	iden	g your picture tification to your ting with the trustee.	Holmes Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.	use Inclu	other names you have d in the last 8 years ude your married or den names.	Diane Holmes	
3.	you num Indi	y the last 4 digits of r Social Security liber or federal vidual Taxpayer itification number	xxx-xx-2247	

Debtor 1 Frances D Holmes

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs. Business name(s)	☐ I have not used any business name or EINs. Business name(s)
		EINs	EINs
5.	Where you live	5429 Deale Churchton Road Churchton, MD 20733	If Debtor 2 lives at a different address:
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Anne Arundel	
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

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Tell the Court About Your Bankruptcy Case 7. The chapter of the Bankruptcy Code you are choosing to file under 8. How you will pay the fee 8. How you will pay the fee 8. How you will pay the fee 1 will pay the entire fee when I file my petition. Please check with the clark's office in your local court for more of sobout how you may pay. Typically, I you are paying the lee yourself, your may pay with cash, cashins' sched, or in order. I you attainey is submitting your payment on your behalf, your attorney may pay with cash, cashins' sched, or in order. If you attainey is submitting your payment on your behalf, your attorney may pay with cash, cashins' sched, or in order. If you attainey is submitting your payment on your behalf, your attorney may pay with cash, cashins' sched, or in order. If you attorney is submitting your payment on your behalf, your attorney may pay with ash, cashins' sched, or in order. If you attorney is submitting your payment on your behalf, your attorney may pay with a credit card or ched in the princed address of the payment of your attorney may pay with cash, cashins' sched, or in order. If you choose this option, sign and attach the Application for Individuals for the Filing Fee in Installments. If you choose this option, sign and attach the Application for Individuals for the Application to Alave the Chapter 7 Filing Fee Waived (Official Form 1038) and file it with your petition. 9. Have you filed for bankruptcy creates pending by the payment of the Application to Have the Chapter 7 Filing Fee Waived (Official Form 1038) and file it with your petition. 10. Are any bankruptcy creates pending by the payment of the Application to Have the Chapter 7 Filing Fee Waived (Official Form 1038) and file it with your petition. 11. Do you rent your provided the payment of the Application of the Appli	Deb	otor 1 Frances D Holmes	3			Case number (if known)	
7. The chapter of the Bankruptcy Code you are choosing to file under choosing the file under choosing the file under choosing the choosing the file under							
Bankruptcy Code you are choosing to file under choose file under the Application for Individuals to The Filing Fee in Installments. If you choose this option, sign and attach the Application for Individuals to The Filing Fee in Installments (Official Form 103A). required to, waive your file, and may do so only if your income is less than 150% of the official poverty line applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must file the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. No. Yes.	Par	t 2: Tell the Court About	Your Bankruptcy	Case			
Chapter 12 Chapter 13 Chapter 12 Chapter 13 I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more debout how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or morder. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to. The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge but is not required to, waive your fee, and may do so only if you are filing for Chapter 7. By law, a judge but is not required to, waive your fee, and may do so only if you are filing for Chapter 7. By law, a judge the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. No. Yes. No. Yes. District When Case number District When Case number District When Case number, if known Debtor District When Case number, if known Debtor District When Case number, if known No. Go to line 12. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? No. Go to line 12. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? Ves. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with the the about an Eviction Judgment Against You (Form 101A) and file it with the clerk's office in your local course, of the payor and the payor was payor with a credit care of the about an Eviction Judgment Against You (Form 101A) and file it with the clerk's office in your residence? No. Go to line 12.	7.	Bankruptcy Code you are					ruptcy
Chapter 12		choosing to file under	☐ Chapter 7				
8. How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more of about how you may pay. Typus paying the fee yourself, you may pay with cash, cashler's check, or more. If your attorney is submitting your behalf, your tattorney may pay with a credit card or check a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to . The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (Your may request this option only if you are filing for Chapter 7. By law, a judge but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty in applies to your family size and you are unable to pay the fee in installments. If you choose this option, you must fit the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for bankruptcy within the last 8 years? No.			☐ Chapter 11				
8. How you will pay the fee			☐ Chapter 12				
about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or m order. If your attorney may pay with a credit card or ched a pre-printed address. Ineed to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to The Filling Fee in histallments (Official Form 103A). Ineed to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to The Filling Fee in histallments (Official Form 103A). Ineed to pay the fee in installments. If you choose this option only if you are filling for Chapter 7. By law, a judge but it is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fit the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. No.			Chapter 13				
order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check a pre-printed addresss. need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to The Filing Fee in Installments (Official Form 103A). request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty lire applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must filt the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for bankruptcy within the last 8 years? No.	8.	How you will pay the fee					
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I request that my fee be walved (You may request this option only if you are filling for Chapter 7. By law, a judge but is not required to, walve your fee, and may do so only if your income is less than 150% of the official poverty lir applies to your family size and you are unable to pay the fee in installments. If you choose this option, you must fit the Application to Have the Chapter 7 Filing Fee Walved (Official Form 103B) and file it with your petition. 9. Have you filed for bankruptcy within the last 8 years? No.						n, sign and attach the Application for Individuals	s to Pay
### Special Composition to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. ### Page 10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate? #### Debtor			☐ I request the but is not re	hat my fee be waive you	ved (You may request this option our fee, and may do so only if you	ur income is less than 150% of the official pover	ty line that
bankruptcy within the last 8 years? Ves.							ist iiii out
District	9.	bankruptcy within the	_		_		
District When Case number 10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate? Debtor Relationship to you District When Case number, if known Debtor Relationship to you District When Case number, if known Debtor Relationship to you District When Case number, if known No. The provided Relationship to you District When Case number, if known No. The provided Relationship to you District When Case number, if known No. The provided Relationship to you District No you Case number. If known No. The provided Relationship to you District No you District No. Go to line 12. The provided Relationship to you and do you want to stay in your residence? No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with the provided Relationship to you want to stay in your residence?		last 8 years?	☐ Yes.				
District When Case number 10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate? Debtor Relationship to you District When Case number, if known Debtor Relationship to you District When Case number, if known Men Case number, if known Postrict When Case number, if known No. The power of t			Distric	ж 	When	Case number	
10. Are any bankruptcy cases pending or being filed by a spouse who is not filling this case with you, or by a business partner, or by an affiliate? Debtor Relationship to you Case number, if known Relationship to you District When Case number, if known Relationship to you District When Case number, if known Relationship to you Case number, if known No. Go to line 12. 11. Do you rent your residence? No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with the state of the property of the			Distric	ж 	When	Case number	
cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate? Debtor Relationship to you District When Case number, if known Debtor Relationship to you District When Case number, if known Relationship to you District When Case number, if known No. Go to line 12. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with the			Distric	;t	When	Case number	
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District When Case number, if known Relationship to you District When Case number, if known 11. Do you rent your residence? No. Go to line 12. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with the		filed by a spouse who is not filing this case with you, or by a business partner, or by an	☐ Yes.				
Debtor District When Case number, if known 11. Do you rent your residence? No. Go to line 12. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with the			Debto	r		Relationship to you	
District When Case number, if known 11. Do you rent your residence? No. Go to line 12. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with the			Distric	rt rt	When	Case number, if known	
11. Do you rent your residence? No. Go to line 12. Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? No. Go to line 12. Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it with the			Debto	r		Relationship to you	
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 ☐ Yes. ☐ Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? ☐ No. Go to line 12. ☐ Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it with the statement of the property of the propert	11.		■ No. Go to	o line 12.			
 No. Go to line 12. Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it with the 		residence :	☐ Yes. Has	your landlord obtair	ned an eviction judgment against	you and do you want to stay in your residence?	?
				No. Go to line 12	2.		
						udgment Against You (Form 101A) and file it wit	th this

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Deb	otor 1 Frances D Holme	s		Case number (if known)
Par	Report About Any Bu	ısinassas	You Own as a Sole Proprie	tor
		4311103303	Tod Own as a cole i Topric	
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to Part 4.	
		☐ Yes.	Name and location of bu	siness
	A sole proprietorship is a			
business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.			Name of business, if any	
	If you have more than one sole proprietorship, use a		Number, Street, City, Sta	te & ZIP Code
	separate sheet and attach it to this petition.		Check the appropriate by	ox to describe your business:
				ness (as defined in 11 U.S.C. § 101(27A))
			☐ Single Asset Rea	I Estate (as defined in 11 U.S.C. § 101(51B))
			☐ Stockbroker (as o	defined in 11 U.S.C. § 101(53A))
			☐ Commodity Broke	er (as defined in 11 U.S.C. § 101(6))
			☐ None of the above	e
13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?		deadline operation	s. If you indicate that you are	court must know whether you are a small business debtor so that it can set appropriate a small business debtor, you must attach your most recent balance sheet, statement of federal income tax return or if any of these documents do not exist, follow the procedure opter 11.
	For a definition of small business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am filing under Chapter Code.	11, but I am NOT a small business debtor according to the definition in the Bankruptcy
		☐ Yes.	I am filing under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.
Par	t 4: Report if You Own or	r Have Any	<i>r</i> Hazardous Property or Ar	y Property That Needs Immediate Attention
14.	Do you own or have any	■ No.		
	property that poses or is alleged to pose a threat of imminent and identifiable hazard to	☐ Yes.	What is the hazard?	
	public health or safety? Or do you own any property that needs immediate attention?		If immediate attention is needed, why is it needed?	
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is the property?	
	- ·			Number, Street, City, State & Zip Code

Debtor 1 Frances D Holmes Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Answer These Questions for Reporting Purposes 16. Answer Answer These Questions for Reporting Purposes 16. Are your debts primarily consumer debts 2 Consumer debts and defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family. or household purpose." 18. Are your debts primarily business debts? <i>Business debts are debts</i> that you incurred to obtain more for a business or investment or through the operation of the business or investment. 19. Are your filling under Chapter 7. 16. State the type of debts you owe that are not consumer debts or business debts 17. Are you filling under Chapter 7. 18. Do you estimate that after any exempt property is excluded and administrative expenses are available to distribution to unsecured creditors? 19. No 19. I am filling under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are evaluable to self-industrative operations. 19. No 19. I am filling under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are evaluable to self-industrative operations. 19. No 19. I am filling under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are evaluable to self-industrative operations. 19. No 19. I am filling under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are evaluable to self-industrative operations. 19. No 19. I am filling under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are evaluable to self-industrative operative expenses are evaluable to self-industrative operative expenses are evaluable to self-industrative operative expenses are evaluable to unsecured creditors? 19. No 19. No 19. No 19. No 19. Learn many Creditors 50. 19. Learn	Deb	tor 1 Frances D Holmes	S		Case n	number (if known)
you have? Individual primarily for a personal, family, or household purpose." No. Go to line 16. Yes. Go to line 17.	Part	6: Answer These Quest	ions for Re	porting Purposes		
Pyes. Go to line 17.	16.					e defined in 11 U.S.C. § 101(8) as "incurred by an
166. Are your debts primarily business debts? Business debts are dubts that you incurred to obtain many for a business or investment or through the operation of the business or investment. No. 6 to line 16c. Yes, Go to line 17.				☐ No. Go to line 16b.		
money for a business or investment. No, Go to line 16c. Yes, Go to line 17.				Yes. Go to line 17.		
No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts						
Yes. Go to line 17. State the type of debts you owe that are not consumer debts or business debts				•		
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors? 18. How many Creditors do you estimate that you owe? 19. How much do you estimate that you owe? 19. How much do you estimate that you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors? 19. How much do you estimate that you owe? 19. How much do you \$0.09.09.000 \$1.000.001 - \$10 million \$500,0001 - \$10 hillion \$100,0001 - \$10 hillion \$100,000				_		
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are paid that funds will be available to distribute to unsecured creditors? No	17.		■ No.	am not filing under Chapte	er 7. Go to line 18.	
administrative expenses are paid that funds will be available for distribution to unsecured creditors? 18. How many Creditors do you estimate that you owe? 19. How much do you estimate that you owe? 19. How much do you estimate vour assets to be worth? 19. How much do you estimate your assets to be worth? 19. How much do you estimate your assets to be worth? 19. How much do you estimate your assets to be worth? 19. How much do you estimate your assets to be worth? 19. How much do you estimate your assets to be worth? 19. How much do you estimate your assets to be worth? 19. How much do you estimate your assets to be worth? 19. How much do you estimate your assets to be worth? 19. How much do you estimate your flabilities to be? 19. So _\$50,000 \$1,000,001 - \$10 million \$500,000,001 - \$10 million \$100,000,000,001 - \$10 mi	after any exempt					
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18. How many Creditors do you estimate that you owe? 1.49				□Yes		
you estimate that you owe? 50-99		distribution to unsecured				
you estimate that you owe? 50-99	18.	How many Creditors do	1 40		П 1 000-5 000	П 25 001-50 000
100-199		you estimate that you				
19. How much do you estimate your assets to be worth? \$0. \$50,001 - \$100,000		owe?		Э	□ 10,001-25,000	☐ More than100,000
estimate your assets to be worth? \$50,001 - \$100,000			□ 200-999	9		
estimate your assets to be worth? \$50,001 - \$100,000	19.		\$0 - \$5	0,000	☐ \$1,000,001 - \$10 million	☐ \$500,000,001 - \$1 billion
\$100,001 - \$500,000 \$50,000,001 - \$100 million \$10,000,000,001 - \$50 billion \$500,001 - \$1 million \$100,000,001 - \$500 million \$100,000,001 - \$500 million \$500,000,001 - \$100 million \$10,000,001 - \$100 million \$10,000,000 - \$100 million \$10,000,001 - \$100 million \$10,000,000 - \$100 million \$100,000,001 - \$100 million \$100,000,000,001 - \$100 million \$100,000,000,000,000,000,000,000,000,000		-				
20. How much do you estimate your liabilities to be? \$0.000 \$100,000 \$100,000 \$10,000,001 \$10 million \$100,000 \$100 \$1						
estimate your liabilities to be? \$50,001 - \$100,000			□ \$500,00)1 - \$1 million	— \$100,000,001 - \$300 ПШПО	III
The be? \$100,001 - \$100,000	20.		□ \$0 - \$5	0,000		☐ \$500,000,001 - \$1 billion
Part 7: Sign Below For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Is/ Frances D Holmes Frances D Holmes Signature of Debtor 2 Signature of Debtor 2 Executed on May 26, 2016 Executed on		•				
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Frances D Holmes Signature of Debtor 2 Executed on May 26, 2016 Signature of Debtor 2 Executed on Executed on			bankruptcy			
Signature of Debtor 1 Executed on May 26, 2016 Executed on					Cimanton	Dobtor 2
					Signature of L	Debiol 2
MM / DD / YYYY MM / DD / YYYY			Executed of	y ==,===	Executed on	
				MM / DD / YYYY		MM / DD / YYYY

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Debtor 1	Frances D Holmes	Case number (if known)	
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For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Timoth	y J. Sessing	Date	May 26, 2016
Signature of	Attorney for Debtor		MM / DD / YYYY
Timothy J	. Sessing		
Adams Mo	orris & Sessing		
Firm name			
12850 Mid	dlebrook Rd		
Suite 308			
Germanto	wn, MD 20874		
Number, Street,	City, State & ZIP Code		
Contact phone	301-637-0143	Email address	tim@amslawgroup.com
13954			
Bar number & S	tate		

United States Bankruptcy Court District of Maryland

n re	Frances D Holmes	Debtor(s)	Case No. Chapter	13
	VER	RIFICATION OF CREDITOR	MATRIX	
e abo	ove-named Debtor hereby verifies	that the attached list of creditors is true and c	correct to the best	of his/her knowledge.
ate:	May 26, 2016	/s/ Frances D Holmes Frances D Holmes		

Signature of Debtor

Atlantic Law Group PO Box 2548 Leesburg, VA 20177

Capital One Po Box 30285 Salt Lake City, UT 84130

Comptroller of Maryland Revenue Administration Division 110 Carroll Street Annapolis, MD 21411

IRS 31 Hopkins Plaza Baltimore, MD 21201

Ocwen Loan Sevicing Llc Attn: Research Dept 1661 Worthington Rd Ste 100 West Palm Beach, FL 33409

Rushmore Loan Mgmt Ser 15480 Laguna Canyon Rd S Irvine, CA 92618

Virginia Employment Commission PO Box 26971 Richmond, VA 23261

Wells Fargo Home Mtg Written Correspondence Resolutions Mac#X2302-04e Po Box 10335 Des Moines, IA 50306